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‘CARDS ARE FOR SHOWING OFF’

Aesthetics of Cashlessness and Intermediation
among the Urban Poor in Delhi



Emilija Zabaliūtė

Introduction

‘Payment cards are for malls’, said Sanjeev, sitting on the rooftop terrace of his family’s *jhuggi* (hut) in Rajeev Camp, an area inhabited by the urban poor on the margins of Delhi.¹ He animated the incompatibility of bank cards with the deprived urban landscape with a nod towards a dusty road bordering Rajeev Camp. Here, where his family buys nearly everything from street vendors, one spends small amounts, mostly on food, as large purchases are rare. On 8 November 2016, India’s prime minister Narendra Modi announced demonetisation and the withdrawal of 86 per cent of cash from circulation in India’s economy. Our conversations about the event that had stormed India and shaken people’s perceptions, trust and engagement with diverse forms of payments inevitably drifted to the topic of Sanjeev’s repeated job losses and bank accounts that were no longer accessible to him due to employments being terminated. Recently, he has lost his job again. Sanjeev is a man in his late twenties, living in an extended-family household with his parents, his wife, Sunita, and their two children. Despite having had a few bank cards linked to bank accounts, none of the family members used them in their daily lives.

Sanjeev's reflection expresses aesthetic categorisation of forms of payments and moneys, marking an increasingly heterogeneous payment landscape in postdemonetisation India. New (and old) technologies—such as payment cards, mobile payments and wallets and small multiservice micro-banking offices—have mushroomed in urban India and expanded to the peripheries of the city and daily lives of the poor—a process accelerated by the recent demonetisation. Examining this new technological landscape indicates more than a linear change in what is often termed 'technological progress'; such exploration highlights how payment technologies are refracted through existing social relations and inequalities.

The aim of this chapter is twofold. First, I seek to explore how emerging payment technologies pertain to the lives of the urban poor in postdemonetisation India. In contrast with the settings in which payment technologies are seen and utilised as drivers of development by governments, private companies and NGOs (Maurer 2015; Musaraj and Small 2018), in India, technological financial innovation aimed at poverty reduction has been relatively scarce—which is unexpected for a country known for its highly skilled IT sector. The unique identification number, Aadhaar cards and linked bank accounts for cash transfers for the poor has been an ambitious but widely questioned project. Most of the cashless payment technologies, such as mobile money, operate on unequal infrastructural terrain, as the vision of technological advancement does not necessarily encompass a universal access to these infrastructures. The drive for demonetisation was, thus, not fuelled by developmental technological innovation promising concrete benefits for the poor but by the demands of 'sacrifice' from the poor (Vasavi 2017). This logic of 'sacrifice' envisioned the immediate difficulties and promised long-term benefits of demonetisation by means of eradicating intermediation and corruption. The use of money-related technologies, however, increased after the

demonetisation, during which the scarcity of cash has compelled the middle class and the poor alike to search for alternatives to paper money.

Secondly, I explore what aesthetic meanings the urban poor attribute to the new payment and money-storing methods enabled by technological change and how they act upon these perceptions. By aesthetics, I mean the social life of sensory and embodied experience (MacDougall 1999) underlined by subjects' social positioning. Studies on aesthetics of payment technologies have demonstrated how forms of mobile money are absorbed into culturally informed aesthetics of wealth concealment or how they enable smooth unmediated operations without obtruding on the convenience of fellow citizens in shared public spaces (Mainwaring, March and Maurer 2008; Taylor and Horst 2014). I examine aesthetic expression and production by users—the urban poor—who engage with payment technologies. Anthropologists' understanding of aesthetic production that exceeds the focus on valuing and appreciation and pays attention to social utility (Sharman 1997) is particularly relevant for exploring the uses of technology. Technology exceeds its intended designs and uses in the hands of 'unimagined users' who not only read and utilise technology in ways previously unforeseen but also mediate these meanings amongst each other (Bray 2007; Burrell 2011; Horst 2006). By using technology, people engage in both evaluation of its aesthetics and intended designs as well as production of new aesthetic values through innovative use of these technologies. I show how aesthetic production that underlines the use of payment technologies by the urban poor unsettles demonetisation's technological promise of what Mazzarella calls the politics of 'immediation' in his discussion of e-governance initiatives and its paradoxes in India: immediation is 'a political practice that, in the name of immediacy and transparency, occludes the potentialities and contingencies embedded in the intermediations that

comprise and enable social life' (2006, 476). Engagements and aesthetic production of the urban poor with these technologies highlight how intermediation, unexpected uses of technologies and differentiation of varied forms of moneys take place.

While payment cards were rarely used in Rajeev Camp, small-scale entrepreneurial ventures, which provided financial payment and transfer services that turned cash into digital payments, were common. Their presence responded to the uncertain household economies by bringing technological solutions to the daily needs of the urban poor, such as easy payments of bills, money transfers to villages and purchases on credit. Turning cash into digital money, these service points refashioned urban exclusion into modes of participation. This creative use of technology also subverted the public and government discourse about the potential gains of demonetisation and drives towards cashlessness through a technological change that promised to eradicate corruption through disintermediation—the ability to participate in the formal economy and markets without the 'informal' mediators and accumulation of 'illegal' cash.

This chapter draws on my ethnographic fieldwork in Rajeev Camp, where I have worked since 2012. Rajeev Camp is a poor, urban area located in Delhi's margins. In contrast to poor urban areas located close to the middle-class 'colonies' (gated neighbourhoods), which provided poor residents opportunities for domestic work, in Rajeev Camp, residents do not have access to patronage from the middle-class households (see also Sen, this volume). Most of Rajeev Camp's residents are daily wage labourers—they rely on low-paid casual jobs in construction, manufacturing and logistical companies or in flower farms and hotels. These companies flourish in the area due to the Camp's proximity to the international airport. Many households fall below the national poverty line. Families often rely on

one or two employed persons whose combined salaries must sustain a large extended family. In 2018, I revisited Rajeev Camp with a new interest in the effects of transition towards cashlessness and demonetisation on the daily lives of the urban poor. By attending to how cashless technologies pertained to the lives of the urban poor shortly after the demonetisation, I build on my long-term ethnographic fieldwork with the residents.

Demonetisation and the Promise of Disintermediation

The demonetisation resulted in a series of reported practical challenges and anecdotal incidents of long queues at the ATMs, scuffles in the banks, unpaid salaries and even deaths. Critics have argued that the effect of demonetisation has been most dire on the poor because due to the shortage of cash, many were not able to meet their basic needs. Yet demonetisation did not provoke public resistance, as it took the shape of a 'politics of deception' of the general public as it promised the eradication of corruption and intermediation in the 'informal' economies, which allowed the rich and politicians to accumulate wealth illegally (Mathur 2017; Vasavi 2017). This deceitful promise hinged on the vision of cashlessness technologies as enabling 'immediation' (Mazzarella 2006). Such a vision of 'immediation' seeks to redefine certain human acts that are social and relational—and potentially corrupt—into the technical; its ambition is underlined by imagined neutrality of technology that helps to achieve effective and technocratic governance. In the case of demonetisation, the desire for immediacy was constituted by proposing technology as neutral ground, enabling humanless transfers that would be less susceptible to human error and corruption.

Ironically, demonetisation generated and unfolded through networks and socialities that were anything but unmediated. Sanjeev told me how, during that time, he was asked by persons vaguely known to him to store some of their money in his account. Amidst the circulating news and political rhetoric that demonetisation would enable the government to track illegal money, he refused this offer to avoid potential trouble. Similar stories about emerging intermediaries and brokerage during that time are abundant. Since its inception, an economic policy promising more clarity and regulation for all was absorbed into the existing social hierarchies, precarity and the unforeseen complexity of creative and unregularised economic activities that characterise urban India. These initiatives marked the difficulties of a smooth transition towards cashlessness in contexts where access to financial infrastructure is fraught and limited, as I discuss below.

Poverty and Temporalities of Cash in Rajeev Camp

While on my last visit the family relied on Sanjeev's casual income, in the past, there had been times when the family were running a small shop selling cheap toys and women's accessories and had benefited from Sanjeev's father's salary. Sanjeev's unstable employment was not news, and his job losses in the past had been a source of family conflicts (Zabiliūtė 2016). These pressures from the family to secure a job usually intensified when the family took loans—before or after life events such as weddings or illnesses. Attempts to repay these debts by securing different forms of income and employment were interrupted by frequent job losses. On my last visit, the family was also recovering from a debt they had recently incurred for Sanjeev's sister's wedding.

These economic conditions did not inevitably entail an exclusion from financial institutions and participation in cashless economies (Musaraj and Small 2018). But Sanjeev's example shows how the family's unstable income patterns and poverty determined the nature of this access. While Sanjeev had had a few a bank accounts to which his salaries used to be transferred, he did not use cards for payments and usually encashed all the money after receiving a salary. Loans, too, were largely spent as cash and not kept in the bank accounts. Residents in Rajeev Camp who received welfare payments, such as a pension, also had and accessed bank accounts. In order to receive a governmental cash transfer of Rs.600 (US\$ 8.3) for giving birth at a hospital (instead of at home), Sanjeev's family opened an account in Sunita's name. However, because the transfer required paperwork for which Sanjeev would need to take a day off and lose a day's salary, the family did not finalise this undertaking. Sunita's account remained empty and, by now, as the family wondered, also frozen. Contrary to the popular economic opinions about the 'unbanked' poor, this exemplifies that the poor may have access to bank accounts, often several at a time. However, in Rajeev Camp, the (limited) access to banking services did not extend to the everyday use of digital money, as means of payment were almost always in cash (see also Kolling, this volume).

The world of digital money, like the world of cash, was complicated, unreliable and uncertain for Rajeev Camp residents. As Guyer (2017) notes, people's uses of money are aligned by the temporalities of life as lived. Cashless transactions demanded a different mode of income temporalities than those that marked the daily lives of the poor. Using bank cards requires not only a certain amount of wealth but also a continuous uninterrupted income. In turn, bank cards allow unplanned and spontaneous payments and extend temporalities of consumption (Mathur 2017; Swartz 2017). Possession of a bank card also allows

card holders to enact socialites through status displays. Less subject to open-ended negotiation, cards embody fixity of the transaction. Cash, however, enables immediate and straightforward payments and quick transfers of value that are more subject to change and negotiation over time. Bank accounts and cards thus rarely had financial value among the poor, whose indebted livelihoods relied on daily cash circulations. The unstable incomes of poor households did not sit easily with the financial stability stipulated by financial institutions and cashless infrastructures. Instead, this volatility generated the emergence of payment modes that mediated between the two forms of money transfers—cash and digital money—and relied on the human intermediary in the chain of transaction.

Aesthetics of Intermediation

Over the years, Anita, my other interlocutor, worked as a local social health activist for a governmental health programme. Her husband's entrepreneurial ventures—ranging from contractor, to a chicken-and-egg shop and grocery shop owner, to auto-rickshaw subcontractor—have rendered them better off than many other residents. In 2018, I found them living in a newly built house. On the ground floor, a signpost indicated they owned a new business that accepted *Paytm* payments (mobile-payment and e-wallet system). Named after their son, Raju, the 'shop' was run by her husband. Operating rather casually, it provided several services, such as the purchase of train tickets and items from a TV shop for people who did not have access to or knowledge of online and mobile payments and technologies. At Raju's shop, customers mostly paid in cash, and only customers from outside of Rajeev Camp, who had 'good jobs', Anita said, paid by *Paytm*. For the trusted customers who were known to them, the shop provided services on credit.

Anita was not much involved in the venture, but she had a bank account and used it regularly. She also had a bank card that she did not use and preferred to encash any money in her account. In her words, using a card for payments was 'showing off' (*dikhava*): 'I like it simple', she said. Fearing that her money would be stolen if someone discovered the card PIN code, she avoided using her card and even forgot the code. Anita's misgivings about bank cards resonated closely with those of Sanjeev's. When Sanjeev pointed out that one cannot pay for his vegetables with a bank card and that cards are for malls, he juxtaposed a street vendor and a modern supermarket, linking specific methods of payments with specific shopping venues. Indeed, the idiom of *simple* had undertones of urban divides in Delhi. In Rajeev Camp, 'simple people' (*saral log*) stood in contrast to 'high-class people' (*high-fi log*) living in the city's middle-class colonies, shopping in malls and having good jobs. These evaluations expressed the aesthetic regimes of a divided urban India, where the promise of modernity and desired forms of life were underscored by consumption, malls and cleared urban space, juxtaposed to the slums, urban poverty and street vendors (Ghertner 2011). The credit or debit card not only required and signalled the extended and uninterrupted temporalities of income but was also a commodity that indicated social status.

But Anita's reflection also exceeded this dialectic, as it critiqued the aesthetics of class (and wealth) display and its moral underpinnings. Where aesthetic evaluation exposes the balance between function and form (Sharman 1997; Welland 2018), payments by card here expressed the primacy of form while cash represented a puritan aesthetic and functionality. Rather than indicating functionality (see also Mainwaring, March and Maurer 2008), payments by card indicated class performance, associated with wastefulness and surplus of leisure (Veblen in Sharman 1997). For Anita, 'Simple' did not signify simplicity



Illustration 6.1.
‘Raju’s Shop’:
money transfers
and cyber café.
Photo by the
author © Emilija
Zabaliūtė.

of cash transactions for the presumably illiterate poor, nor did it only point to a lack of access to technology. Visiting a bank, standing in a queue and filling out a form just to withdraw money was a far more arduous and demanding task for a working mother of three children than relying on cash for daily transactions. Rather, 'simple' stood for a no-frills payment act that allowed immediacy of value transfers in a straightforward way. The notion of cash as *simple* thus marked the desires for a more universal, accessible system of payment that did not involve displays and differentiation of class.

Anita's family's shop responded to this modality of aesthetics of transactions by providing a service that connected the 'simple' to the 'digital'. The shop was neither 'simple' nor a mimicry of the mall-like shopping experience reproducing middle-class urban aesthetics of consumption. It performed a labour of mediating between the two. A similar function was achieved by another, more formalised service point called 'micro-ATM', which replaced an old printing and internet café in Rajeev Camp after the demonetisation and provided small-scale banking services. These services primarily included money transfers and payments of bills. Customers brought cash, which was then turned into digital money for further transfers and uses. These locales enabled different forms of payments and shopping among those with limited access to digital payment methods, and conventional infrastructures and they responded to the diverse daily needs of the urban poor.

The principal function of these service points allowed more human interaction and inserted social relationalities back into the transfer envisioned to be machine run. Digital technologies were reabsorbed into the complex social and economic relations of urban India. Anita's shop, for instance, provided services on credit for those the owners knew well. The micro-ATM worker juggled a multiplicity of services while being hurried by his customers ('brother,



Illustration 6.2. 'Micro-ATM': Aadhar-linked money withdrawals, transfers and bank account opening services. Photo by the author © Emilija Zabaliūtė.

do [the transfer] well—it's an emergency in my village'). Such transfers were creative, flexible and more malleable in terms of payments amidst unstable incomes and uncertainty among the urban poor. Yet an effect of this intermediation was a new form of technological engagement. The aesthetic appeal of intermediation here overturned the dominant discourse about the technologies enabling 'immediation' and expressed a capacity to respond to the unequal terrain of everyday economies among the poor.

Conclusion

In this chapter, I have shown how new payment technologies unfold in urban India and how these technologies are subject to aesthetic critique and production by the urban poor. While globally, virtual wallets threaten to replace plastic cards, the case of payment technology development and use in India suggests a leapfrogging technological landscape, where multiple new forms of payment technologies coexist alongside cash. In this context and amidst demonetisation, money's role as a universal referent for value that flattens social relationships becomes less obvious (Gamburd 2004; Maurer 2006). My informants made social distinctions by means of evaluating and producing new meanings about new and old methods of payments in terms of aesthetics and value. This aesthetic production was inflected by their experiences of belonging and urban exclusion, notions of social status, labour patterns, strategies of livelihoods and the difficulties that emerged in their daily lives.

Historically, payment technologies such as credit cards excluded the poor from membership in this 'transactional community' and the associated lifestyles promised by technological change (Swartz 2017). This is visible in the divided landscape of urban India. Yet, in this context, the aesthetic sensibilities among the poor suggest that the

dominant narrative about the technological change is subverted through both critique of, and creative participation in, the technological change. By turning cash into digital payments and technologies of ‘immediation’ into tools of intermediation, the urban poor engage in the production of new aesthetic regimes of digital payments.

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Note

1. All names and titles are changed to protect the privacy of research participants.

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